

Correlation of National Standards for Personal Finance Education

Created and maintained by the Jump\$tart Coalition® for Personal Financial Literacy

The *Money Habitudes 2™ Young Adults* curriculum meets the following national standards for personal finance education:

MONEY HABITUDES™ NATIONAL STANDARDS FOR TEENS AND YOUNG ADULTS

Financial Responsibility and Decision Making

Overall Competency: Apply reliable information and systematic decision making to personal financial decisions.

- X** Standard: Take responsibility for personal financial decisions.
 - X** Standard: Make financial decisions by systematically considering alternatives and consequences.
 - X** Standard: Develop communication strategies for discussing financial issues.
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Income and Careers

Overall Competency: Use a career plan to develop personal income potential.

- X** Standard: Identify sources of personal income.
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Planning and Money Management

Overall Competency: Organize personal finances and use a budget to manage cash flow.

- X** Standard: Develop a plan for spending and saving.
 - X** Standard: Apply consumer skills to purchase decisions.
 - X** Standard: Consider charitable giving.
 - X** Standard: Develop a personal financial plan.
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Saving and Investing

Overall Competency: Implement a diversified investment strategy that is compatible with personal goals.

- X** Standard: Discuss how saving contributes to financial well-being.
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